

Docket No.: 29804/36569A
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
William Phelan et al.

Application No.: 09/993,992

Confirmation No.: 9063

Filed: November 14, 2001

Art Unit: 3694

For: METHODS AND APPARATUS FOR
AUTOMATICALLY EXCHANGING CREDIT
INFORMATION

Examiner: J. H. Swartz

RESPONSE TO NON-FINAL OFFICE ACTION DATED NOVEMBER 20, 2009

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

This paper is filed in response to the non-final official action dated November 20, 2009. Applicants respectfully request the Examiner to reconsider the rejections of the claims in view of the amendments and the comments set forth below.

A Listing of Claims begins on page 2.

The **Remarks** section begins on page 10.